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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	:	Examiner: Jared W. Newton
MARJORIE F. ZARIN ET AL.	)	
	:	TC/Art Unit: 3693
Application No.: 10/082,171	)	
	:	Confirmation No.: 8691
Filed: February 25, 2002	)	
	:	
For: METHOD AND APPARATUS	)	
FOR PROVIDING PRE-EXISTING :	:	
AND PROSPECTIVE	)	
CUSTOMERS WITH	:	
AN IMMEDIATELY	)	
ACCESSIBLE ACCOUNT	:	November 17, 2008

Mail Stop: AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Amendment After Final

Sir:

In response to the Office Action dated August 15, 2008, the Examiner is respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2; and
- Remarks are presented starting on page 13.